geidea

UX Case Study

Team: Product Manager / Product Designer, and Junior Product designer
My Role: Product designer
Skills: Product strategy, competitive analysis, Empathy mapping, User flow, UI mockup

Overview:

Geidea is a rapidly growing **Fintech** company primarily based in Saudi Arabia, known for enriching a wide range of **payment** and **financial** technology **solutions** to businesses across the region. The company's mission is to empower merchants with cutting-edge payment solutions, and a robust **payment gateway** that enables merchants to securely process online transactions. The payment gateway plays a critical role in facilitating secure transactions for sensitive data, ensuring compliance with regional regulations and global payment standards. It integrates various payment methods, including credit cards, digital wallets, and alternative payment options, which helps merchants expand their reach and serve diverse customer needs.

Problem:

The existing **payment gateway** is fraught with several issues that limited its overall efficiency and user satisfaction. Firstly, its **checkout process** is overly complex, causing confusion among users and hindering the smooth flow of transactions. The lack of clarity in the interface and a non-intuitive integration process, making it difficult to support emerging payment methods and ensuring compliance with regional regulations, further exacerbates these issues. Additionally, the **onboarding process**, which is difficult and **time-consuming**. Finally, the outdated **user interface** does not meet modern standards, resulting in a less engaging experience for both **end-user** and **administrators**, which hinders **tracking** and **management** of payments.

Understanding: How payment gateway works

Understanding: The User

After we understood the business environment, we started to investigate the merchant's needs

Interviews

We met with a university in Dubai to understand their requirements for a **payment gateway** and **invoicing system**. The university's primary goal was to streamline the payment process for its students, rather than relying on the university or any landlord to **counter** or **track** those transactions.

Insights summary:

- The university's top priority is making the payment process as simple and intuitive as possible. They want a solution that minimizes complexity for students and ensures a smooth transaction experience.
- Integrating a user-friendly dashboard or reporting tool to monitor the payments and ensure data security is important to the university.
- The university wants the payment interface to reflect their core branding and maintain a professional look. This consistency is seen as vital for building student trust.

These insights collectively highlight the need for a **user-friendly**, **secure**, and easily scalable payment gateway that aligns with the university's **identity** and meets the operational demands of **tracking** and reporting.

Persona:

After finishing the interviews, I had a better picture of who my persona is.

"Looking for an easy way to implement a seamless, user-friendly **payment system** that streamlines transactions and provides real-time **tracking** for both students and administrators.

Goals
- Provide a seamless payment process for students
- Enable real-time tracking and management of payments
- Ensure secure, scalable integration that meets future growth needs

Frustrations
- The current payment process is cumbersome, leading to student confusion and potential delays
- Lack family track in real-time who pays and policy's all pending

Brief story

We aim to impact with a university that was initially approached by our sales team, expressing their need for a more seamless and secure. They sought a platform to ensure students can pay their tuition fees as easily as possible, and to have a platform that offers comprehensive tracking capabilities.

User Story:

My persona helped me to better understand the viewpoint of the final user, and how a piece of work will deliver a particular value back to the customer.

University
As a merchant, I want to access real-time data on student fee payments, ensuring accurate financial and reconciliation.

University
As a merchant, I want to be able to customize the payment interface with our branding, ensuring a cohesive and professional look that complements the university's overall brand.

University
As a merchant, I want to be able to integrate the payment gateway with our existing systems, ensuring data consistency and avoiding manual data entry.

University
As a merchant, I want the ability to generate detailed reports on student tuition payments so that I can analyze trends, forecast revenue, and make data-driven decisions.

University
As a merchant, I want to provide my students with a user-friendly interface that offers a smooth and intuitive experience, ensuring they can complete the process quickly and with minimal support.

University
As a merchant, I want to implement a system that supports various payment methods, including credit cards and digital wallets, so that students have the flexibility to choose the most convenient option.

HMW:

After understanding the merchant's perspective, it was time to tickle the problems.

1. How might we streamline the fee payment process so that students can complete transactions with minimal effort and confusion?
2. How might we ensure that the university and university administrators can easily track and manage payments in real-time?
3. How might we support the wide range of payment methods, including fees, or installments plans?
4. How might we design the payment interface to reflect the university's branding and maintain a cohesive look and feel?
5. How might we support the accessibility concerns (language preferences, interface design that meet accessibility)?
6. How might we ensure data security and compliance with regional regulations and payment standards?
7. How might we design an easily scalable payment solution that can grow alongside the university's enrollment and evolving needs?
8. How might we build a user-friendly interface that aligns with the university's branding and enhances trust among students?

Suggested solutions:

After reading the issues and gaining a better understanding, I had to consider all possible solutions.

1. Develop and launch a flexible payment gateway that allows users to select their preferred payment schedule (one-time, monthly, or custom installments).
2. Implement multi-factor authentication.
3. Keep the "needs-like" process easy so any administrator from the university can create payment links.
4. Create a table for the time that includes customer **email**, description or reference, **amount**, **currency**, **payment method**, **status**, **date created**, and **actions**.
5. We plan to **follow up** with users who have not yet completed their payment.
6. Develop interactive dashboards that provide **real-time metrics**, visualizations, and customizable reports for tracking payments.
7. Find ways around the **expanding** team.
8. Implement a system that supports various payment methods and design teams to align the UI with their **branding elements** (colors, typography, logo usage).
9. Ensure that the system is accessible in **multiple languages**.

New features for MVP:

It is now time to break down all of those solutions into possible features.

University
- Create subscription
- Implement a process for sending payment links directly to students upon subscription date arrives
- Cancel subscription on merchant portal and update subscription status, and notify customer
- Export and filter list of pending subscriptions
- Add a metric with the most important info for the university

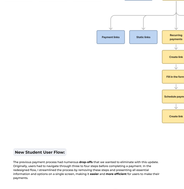
Student
- Take the university's branding into consideration, so it looks like it belongs to the university
- Seamless checkout experience
- Add Payment Method integration
- Extra

Understanding: Business Environment

Feature name	geidea	Square	stripe	edgen
Payment links type	Payment links, Recurring, Static, and bulk	Invoice, Recurring	Payment links, Recurring, and Invoice	Payment links (one and multiple usage)
Supported Payment Methods	credit/debit cards, digital wallets, installments	credit/debit cards, digital wallets	credit/debit cards, digital wallets, installments	credit/debit cards, digital wallets
Target Market	Focuses on small to medium-sized businesses in the MENA region.	attractive to small and medium businesses	Focuses on startups to large enterprises	bullish for larger multinational companies
Dashboard	Provides basic transaction monitoring with customizable dashboards, combining in-store and online sales data in one place.	Offers comprehensive reporting and analytics, including transaction data, customer insights, and sales trends.	Advanced analytics and reporting tools, including real-time transaction data, subscription metrics(s)	Offers in-depth performance reporting, e.g., global transaction trends, chargeback analysis

University User Flow:

In order for us to understand, there must be a flow in which we can see where these features must be placed.

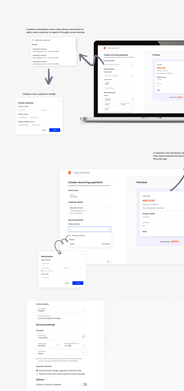


New Student User Flow:

The previous payment process had numerous **drop-offs** that we wanted to eliminate with little updates. Originally, users had to navigate through three to four pages, complicating the process. In the redesigned version, we streamlined the process into a single page, allowing users to input all necessary information and options on a single screen, making it **faster** and more **efficient** for users to make their payments.

University-Facing User Interface

I redesigned the payment links in Geidea's portal, completely updating the UI and UX based on our research and the needs of our users.


Implementation of a quick functionality that allows the university to download the list and transaction data.
Implementation of a new filter functionality that allows users to filter payments based on the following:
Date range
Amount
Status
Customer
Implementation of a new table that provides more details and functionality for the user.
Creation of a dropdown menu that allows merchants to create a new payment link and through several ways.
Creation of a new Customer Center
Create customer
Create customer
Customer name
Customer email
Customer phone
Recurring Bill
Recurring Bill
Recurring Bill
Preview
Preview
Amount
AED 5,000.00
Customer name
Customer email
Customer phone
Recurring Bill
Recurring Bill
Recurring Bill
Powered by geidea
Cancel
Save and Continue
Customer name
Customer email
Customer phone
Recurring Bill
Recurring Bill
Recurring Bill